

A M E N D M E N T S T O T H E S P E C I F I C A T I O N

Amend the paragraph beginning at page 1, line 28 by rewriting it as follows:

In situations where an entity (e.g., a bank or other lender) has established many accounts, the entity may want to have as many accounts active as at a time as possible. That is, the entity may want as many customers as possible to have non-zero balances in the accounts since the entity makes interest on each non-zero account. If a customer has a zero balance or a near zero balance, the entity may want to enhance its marketing and promotional efforts directed to the customer to increase the likelihood that the customer will reactivate or reuse the account by borrowing money via the account. Alternatively, the entity may want to target the customer for marketing efforts for different financial products (e.g., credit card, bank card, other financial account). As another option, the entity may want to prevent multiple, duplicate, or conflicting marketing efforts from being directed to the customer. In order to decide a course of action regarding the customer (e.g., marketing activity targeted to the customer), the entity may want to determine the likelihood that the customer having a zero or near zero balance in a loan account will reactivate the loan account.

Amend the paragraph beginning at page 7, line 31 by rewriting it as follows:

In some embodiments, once the score is computed, it may be used to select or otherwise determine one or more courses of actions (e.g., marketing or other promotional activities) to take regarding the customer and/or the account. For example, a customer who is considered likely to reuse an account may not have additional marketing efforts directed to him or her. In contrast, a customer who is not likely to reuse a loan account may have marketing efforts directed to him or her in an attempt to persuade the customer to reuse or otherwise reactivate the loan account. Alternatively, a customer who is not likely to reuse or reactivate a loan account may have marketing efforts directed to him or her in an attempt to persuade the customer establish a different financial account, accept a credit card, etc. so that interest or other payments may be received from the customer via other financial products. Thus, marketing activities directed toward the customer can be coordinated or integrated more efficiently and effectively.

Amend the paragraph beginning at page 19, line 1 by rewriting it as follows:

Information regarding the fourteen variables may be received during the step 102 and/or the step 104 or derived from the information and other data received during the step 102 and/or 104. The information and other data regarding the fourteen variables also may be received for a time period prior to the current implementation of the step 106. Thus, the method 100 may use data regarding an ~~accounts~~ account and/or a customer generated over time to predict what the customer will do with the account in the future. For purposes of this example, data will be calculated relative to a cutting point. In general, any previously generated or available data for an account and/or customer may be used. For purposes of the following example, information from as early as six months before the cutting point may be used for some variables.